

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In Re:)	19-11076
)	
Rudolph M. Bennett,)	Chapter 13
and)	
Shakita K. Moore-Bennett)	Hon. Judge: CASSLING
Debtors.)	

NOTICE OF MOTION

TO: See attached list.

PLEASE TAKE NOTICE that on **Thursday, October 21, 2021, at 9:30 A.M.**, I will appear before the Honorable Judge **CASSLING**, or any judge sitting in that judge's place, and present the **Motion to Incur Debt**, a copy of which is attached.

This motion will be presented and heard electronically using Zoom for government. No personal appearance in court is necessary or permitted. To appear and be heard on this motion, you must do the following:

To appear by video, use this link: <https://www.zoomgov.com>. Then enter the meeting ID and password. Meeting ID is 161 414 7941. The password is 619.

To appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the ID and password when prompted. Meeting ID is 161 414 7941. The password is 619.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

Rudolph Bennett and Shakita Moore-Bennett
By: Michael R. Colter, II
David M. Siegel & Assoc., LLC
790 Chaddick Drive, Wheeling, IL 60090
847-520-8100

CERTIFICATE OF SERVICE

I, Michael R. Colter, II, certify that I served a copy of this notice and the attached motion on each entity shown on the attached list at the address shown and by method indicated on the list on October 1, 2021, 5:00 P.M.

To the following persons or entities who have been served via electronic mail:

United States Trustee, Patrick Layng

Thomas H. Hooper, Chapter 13 Trustee

To the following persons or entities who have been served via the U.S. Mail:

Rudolph M. Bennett
2105 E. 67th St., #207
Chicago, IL 60649

JPMorgan Chase Bank, N.A.
National Bankruptcy Department
P.O. Box 29505 AZ1-1191
Phoenix, AZ 85038-9505

Shakita K. Moore-Bennett
18406 May St.
Homewood, IL 60430

U.S. DEPT. OF EDUCATION
Claims Filing Unit
P.O. Box 8973
Madison, WI 53708-8973

Capital One Bank (USA), N.A.
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118

Wells Fargo Bank, N.A.,
PO Box 10438, MAC F8235-02F
Des Moines, IA 50306-0438

Portfolio Recovery Associates, LLC
P.O. Box 41067
Norfolk VA 23541

AT&T Mobility II LLC
Karen A. Cavagnaro
One AT&T Way, Suite 3A104
Bedminster, NJ. 07921

Jefferson Capital Systems LLC
P.O. Box 7999
Saint Cloud, Mn 56302-9617

Atlas Acquisitions LLC
(Credit One Bank, N.A.)
492C Cedar Lane Ste 442
Teaneck, NJ 07666

The Illinois Tollway
P.O. Box 5544
Chicago, IL 60680

Loyola University Chicago
Office Of The Bursar
Sullivan Center #190
1032 W Sheridan Rd
Chicago, IL 60660

Portfolio Recovery Associates, LLC
c/o Spiegel
P.O. Box 41067
Norfolk, VA 23541

OneMain Financial Group, LLC
P.O. Box 3251
Evansville, IN 47731-3251

City Of Chicago Department of Finance
C/O Arnold Scott Harris P.C.
111 W Jackson Blvd Suite 600
Chicago, IL 60604

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MOTION TO INCUR DEBT

NOW COME the Debtors, **Rudolph M. Bennett and Shakita K. Moore-Bennett**, by and through their attorney, **DAVID M. SIEGEL & ASSOC., LLC**, to present this Motion, and in support thereof states as follows:

- 1) This Court has jurisdiction under 28 U.S.C. § 1334 and Internal Operating Procedure 15(a) of the United States District Court for the Northern District of Illinois.
- 2) On April 17, 2019, Debtors filed for relief under Chapter 13 of Title 11 USC. The Debtors were both married to each other at the time of filing.
- 3) Debtors' Plan was confirmed on September 4, 2019, with monthly payments of \$575.00, and general unsecured creditors receiving no less than 10% of their allowed claims.
- 4) Debtor, Rudolph M. Bennett, is currently self-employed and runs a rideshare business. Mr. Bennett is seeking a loan through the Small Business Administration.
- 5) The loan amount is \$30,00.00 with an interest rate of 3.75% requiring Debtor to make the monthly payment amount is \$138.93 for 360 months (30 years). The Debtor will be able to make these payments by making a slight adjustment to his budget. The Small Business Administration was unwilling to provide terms of financing for this loan.

6) Mr. Bennett seeks this loan for the purpose of funding day to day operations of his rideshare business due to the sporadic nature of transportation during the covid pandemic. The Debtor believes he can afford to make these payments to the Small Business Administration because they are stretched out over 30 years. These terms are far more favorable than anything Debtor would find in the commercial banking sector.

WHEREFORE, the Debtors, **Rudolph M. Bennett and Shakita K. Moore-Bennett**, pray this Honorable Court enters an Order Granting Debtor's Motion to Incur Debt and for other such relief as the Court deems fair and proper.

Respectfully Submitted,

/s/ Michael R. Colter, II

Michael R. Colter, II, A.R.D.C. #6304675